

# United States Bankruptcy Court

Eastern      District Of Virginia

In re Brian S. Gaspar,  
Debtor

Case No. 10-37653  
Chapter 7

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Y	1	\$ 746,500.00		
B - Personal Property	Y	6	\$ 548,848.63		
C - Property Claimed as Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	1		\$ 610,581.94	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Y	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Y	2		\$ 2,290,056.40	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	1			\$ 11,844.88
J - Current Expenditures of Individual Debtors(s)	Y	2			\$ 19,742.00
<b>TOTAL</b>		20	<b>\$ 1,295,348.60</b>	<b>\$ 2,900,638.30</b>	

# United States Bankruptcy Court

Eastern District Of Virginia

In re Brian S. Gaspar,  
Debtor

Case No. 10-37653  
Chapter 7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0
Student Loan Obligations (from Schedule F)	\$ 0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0
TOTAL	\$ 0

**State the following:**

Average Income (from Schedule I, Line 16)	\$ 11,844.88
Average Expenses (from Schedule J, Line 18)	\$ 19,742.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 4,104.03

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0
4. Total from Schedule F		\$ 2,290,056.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 2,290,056.40

In re Brain S. Gaspar  
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(If known)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
10561 Lambeth Road, Glen Allen, VA 23060	Tenants by Entirety WRS	J	335,500.00	248,235.33
10561 Lambeth Road, Glen Allen, VA 23060	Tenants by Entirety WRS	J	335,500.00	65,000.00
3200 Sailview Drive, Midlothian, VA 23114	Tenants by Entirety WRS	J	411,000.00	362,281.61
			Total ► 746,500.00 (Report also on Summary of Schedules.)	

In re Brian S. Gaspar  
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(If known)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on person	H	10.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		(see attached list)	H	23,313.70
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		(see attached list) - 10562 Lambeth Road	H	1,535.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Baseball cards - 10562 Lambeth Road	H	350.00
6. Wearing apparel.		Clothes - 10562 Lambeth Road	H	400.00
7. Furs and jewelry.		Engagement and wedding rings	H	700.00
8. Firearms and sports, photographic, and other hobby equipment.		5 Family Bicycles - 10562 Lambeth Road	J	200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		(see attached list)	H	19,000.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

In re Brian S. Gaspar  
DebtorCase No. 10-37653  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COUPLET	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		(see attached list)	H	316,098.77
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		(see attached list)	J	37,853.99
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		Rental payments due on 3200 Sailview	J	22,700.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		(see attached list)	H	102,222.17
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

In re Brian S. Gaspar  
DebtorCase No. 10-37653

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		(see attached list)	H	24,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Business computer	H	65.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		(see attached list), 10562 Lambeth Road	H	400.00
		X continuation sheets attached	Total ►	\$ 548,848.63

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

**Schedule B**

2. Checking, savings, or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.

Dominion Credit Union  
Brian S. Gaspar (H)  
Member # XX658  
Savings Account: \$6,469.48  
Checking Account: \$9,288.24  
Total: \$15,757.72

RBC Wealth Management  
Brian S. Gaspar (Custodial Account)  
Jenna L. Gaspar  
VA UNF Transfer to Minors Act  
Acct # XXX-X0589  
\$1,420.04

RBC Wealth Management  
Brian S. Gaspar (Custodial Account)  
Nathan S. Gaspar  
VA UNF Transfer to Minors Act  
Acct # XXX-X1884  
\$290.91

RBC Wealth Management  
Brian S. Gaspar (Custodial Account)  
Taylor D. Gaspar  
VA UNF Transfer to Minors Act  
Acct # XXX-X1885  
\$290.91

Wachovia Crown Interest Account  
Brian S. Gaspar and Tracy L. Gaspar (Joint)  
Acct # XXXXXXXXXX1677  
\$2,150.45

Wachovia High Performance Money Market  
Brian S. Gaspar and Tracy L. Gaspar (Joint)  
Acct # XXXXXXXXXX7523  
\$3,403.67

4. Household Goods and furnishings, including audio, video, and computer equipment

Kitchen aide Mixer - \$20  
Plates and Glasses - \$80  
Sectional Couch - \$80  
Love Seat - \$50  
Couch - \$50  
32" HDTV - \$30  
Rocking Chair - \$90  
Lazy Boy - \$100  
Kitchen Table w/ 4 chairs - \$180  
3 Children's desks - \$120  
Queen Bed - \$120  
2 End Tables - \$20  
2 Bureaus - \$60  
3 Queen Beds for Children - \$240  
3 Bureaus for Children - \$60  
Family Computer - \$60  
2 Desks - \$40  
Book Case - \$15  
Shredder - \$20

9. Interests in insurance policies

Metropolitan Life Insurance - \$7,100.00  
Prudential Life Insurance - \$11,900.00  
Dominion Virginia Power Life Insurance - \$0.00

12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.

RBC Wealth Management  
Individual Retirement Account  
Brian S. Gaspar (H)  
Acct # XXX-X6899  
\$126,610.51

Dominion Salaried Savings Plan (401k)  
Brian S. Gaspar (H)  
Plan # XX3237  
\$189,488.26

13. Stock and interests in incorporated and unincorporated businesses

SunBelt Homes, Incorporated  
99% ownership  
\$0.00

13. Stock and interests in incorporated and unincorporated businesses

UBS Investment Account

Brian S. Gaspar

Acct # XX X0492 DP

\$3,033.29

RBC Wealth Management

Brian S. Gaspar and Tracy L. Gaspar

Joint Tenants/Right of Survivorship Advisor Account

Acct # XXX-X0882

\$34,820.70

18. Other liquidated debts owed to debtor including tax refunds

Loans to Sunbelt Homes, Incorporated for Operation of Business

3/10/2010	\$12,000.00
4/23/2010	\$1,000.00
4/26/2010	\$10,000.00
4/27/2010	\$12,350.30
5/17/2010	\$5,000.00
5/21/2010	\$2,500.00
6/1/2010	\$5,000.00
6/3/2010	\$1,500.00
6/10/2010	\$2,508.04
6/16/2010	\$7,515.45
7/10/2010	\$2,000.00
7/10/2010	\$500.00
7/14/2010	\$10,000.00
7/16/2010	\$9,350.00
8/6/2010	\$200.00
8/13/2010	\$5,000.00
9/22/2010	\$500.00
9/28/2010	\$10,000.00
9/28/2010	<u>\$5,298.38</u>
	\$102,222.17

25. Automobiles, trucks, trailers, and other vehicles and accessories

2003 Toyota Tacoma - VIN 5TEGN92N73Z181129 (166,635 mi.) - \$7,475 (H)  
2009 Toyota Sienna – VIN 5TDZK23C79S280254 (27,000 mi.) - \$ 16,525 (H)

35. Other personal property of any kind not already listed

Power tools - \$200

Lawn Tools - \$200

In re Brian S. Gaspar  
DebtorCase No. 10-37653  
*(If known)***SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$146,450.\*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Household Goods and Furnishings	Code of Virginia § 34-26 (4a)	1,535.00	1,535.00
Wearing Apparel	Code of Virginia § 34-26 (4)	400.00	400.00
Jewelry	Code of Virginia § 34-26 (1a)	700.00	700.00
Interests in Insurance Policies	Code of Virginia § 38.2-3122	19,000.00	19,000.00
Interests in IRA or other profit sharing plans	11 U.S.C. § 522	316,098.77	316,098.77
Office Equipment	Code of Virginia § 34-26 (7)	65.00	65.00
Automobiles - Toyota Tacoma	Code of Virginia § 34-26 (7)	7,475.00	7,475.00
Automobiles - Toyota Sienna	Code of Virginia § 34-26 (8)	2,000.00	16,525.00
Checking and Savings Accounts	Code of Virginia § 34-13	6,500.00	23,313.70

\* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.



Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.1793								
Wells Fargo Bank, NA 100 W. Washington St, 5th Floor S4101-050 Phoenix, AZ 85003	X	J	3/30/2007 DOTCL 10561 Lambeth Road  VALUE \$ 335,500.00				248,235.33	
ACCOUNT NO.7224								
Wells Fargo Home Mortgage P.O. Box 10335 Des Moines, IA 53036-033	X	J	8/16/2007 DOT 3200 Sailview Dr  VALUE \$ 411,000.00				362,281.61	
ACCOUNT NO.								
J. Preston Boyle 10221 Urbana Court Richmond, VA 23060	X	J	12/23/2008 DTS 10561 Lambeth Road  VALUE \$ 335,500.00				65,000.00	
continuation sheets attached			Subtotal ► (Total of this page)		\$ 610,581.94		\$	
			Total ► (Use only on last page)		\$ 610,581.94		\$	

(Report also on Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

In re Brian S. Gaspar,  
Debtor

Case No. 10-37653  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

\*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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*(if known)*

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

\_\_\_\_\_ continuation sheets attached

In re Brian S. Gaspar,  
DebtorCase No. 10-37653

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1658							
Bank of Essex P.O. Box 1340 Glen Allen, VA 23060	X	J	11/5/2010 Business Loan Confessed Judgment				434,628.27
ACCOUNT NO.							
Suntrust Bank 919 East Main St., 8th Floor Richmond, VA 23219	X	J	11/3/2010 Business Loan				133,800.00
ACCOUNT NO.							
J. Preston Boyle 10221 Urbanna Court Richmond, VA 23060	X	J	3/12/2010 Business Loan				70,000.00
ACCOUNT NO. 5982							
Realty Industrial Loan Corp. 210 East Main St. Richmond, VA 23219	X	J	12/22/2009 Business Loan				45,000.00
Subtotal ►							\$ 568,543.27
Total ►							\$
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

1 continuation sheets attached

In re Brian S. Gaspar,  
DebtorCase No. 10-37653

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Meridian Construction Capital 9851 Brook Road Glen Allen, VA 23059	X	J	Business Loan				38,174.00
ACCOUNT NO.							
Paragon Commercial Bank 1700 Bayberry Court, St 101 Richmond, VA 23226	X	J	9/29/2006 Business Loan				747,489.28
ACCOUNT NO.							
Wells Fargo Bank, N.A. 100 W Washington Street 8th Floor, Phoenix, AZ 85003	X	J	2007 Business Loan				935,850.00
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal ►	\$		1,721,513.20
				Total ►	\$		2,290,056.40
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)				

In re Brian S. Gaspar,  
DebtorCase No. 10-37653  
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Ramona and James Hobson 3200 Sailview Drive Midlothian, VA 23114	2 Year Rental Agreement for 3200 Sailview Drive Debtor is lessor of residential property

In re Brian S. Gaspar,  
DebtorCase No. 10-37653

(if known)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Sunbelt Homes, Incorporated 10562 Lambeth Road Glen Allen, VA 23060	Bank of Essex P.O. Box 1340 Glen Allen, VA 23060
Sunbelt Homes, Incorporated 10562 Lambeth Road Glen Allen, VA 23060	Suntrust Bank 919 East Main St., 8th Floor Richmond, VA 23219
Sunbelt Homes, Incorporated 10562 Lambeth Road Glen Allen, VA 23060	J. Preston Boyle 10221 Urbanna Court Richmond, VA 23060
Sunbelt Homes, Incorporated 10562 Lambeth Road Glen Allen, VA 23060	Realty Industrial Loan Corp. 210 East Main St. Richmond, VA 23219
Sunbelt Homes, Incorporated 10562 Lambeth Road Glen Allen, VA 23060	Meridian Construction Capital 9851 Brook Road Glen Allen, VA 23059
Sunbelt Homes, Incorporated 10562 Lambeth Road Glen Allen, VA 23060	Paragon Commercial Bank 1700 Bayberry Court, St 101 Richmond, VA 23226
Sunbelt Homes, Incorporated 10562 Lambeth Road Glen Allen, VA 23060	Wells Fargo Bank,N.A. 100 W Washington Street 8th Floor, Phoenix, AZ 85003

In re Brian S. Gaspar,  
DebtorCase No. 10-37653

(if known)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Tracy L. Gaspar 10561 Lambeth Road Glen Allen, VA 23060	Bank of Essex P.O. Box 1340 Glen Allen, VA 23060
Tracy L. Gaspar 10561 Lambeth Road Glen Allen, VA 23060	Suntrust Bank 919 East Main St., 8th Floor Richmond, VA 23219
Tracy L. Gaspar 10561 Lambeth Road Glen Allen, VA 23060	J. Preston Boyle 10221 Urbanna Court Richmond, VA 23060
Tracy L. Gaspar 10561 Lambeth Road Glen Allen, VA 23060	Realty Industrial Loan Corp. 210 East Main St. Richmond, VA 23219
Tracy L. Gaspar 10561 Lambeth Road Glen Allen, VA 23060	Meridian Construction Capital 9851 Brook Road Glen Allen, VA 23059
Tracy L. Gaspar 10561 Lambeth Road Glen Allen, VA 23060	Paragon Commercial Bank 1700 Bayberry Court, Ste 101 Richmond, VA 23226
Tracy L. Gaspar 10561 Lambeth Road Glen Allen, VA 23060	Wells Fargo Bank,N.A. 100 W Washington Street 8th Floor, Phoenix, AZ 85003

In re Brian S. Gaspar,  
DebtorCase No. 10-37653

(if known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Jenna (12), Taylor (11), Nathan (10)	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation Project Supervisor		Unemployed
Name of Employer Dominion		
How long employed 1998-Present		
Address of Employer 1022 Haley Drive, Mineral, VA		

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

\$ 10,340.05 \$ 0.00

1. Monthly gross wages, salary, and commissions

(Prorate if not paid monthly)

\$ 7,300.31 \$ 0.00

2. Estimate monthly overtime

3. SUBTOTAL

\$ 17,640.36 \$ 0.00

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 4,504.37 \$ 0.00

b. Insurance

\$ 234.27 \$ 0.00

c. Union dues

\$ 0.00 \$ 0.00d. Other (Specify): 401(k), CU, EE Giving, PAC\$ 2,123.51 \$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 6,862.15 \$ 0.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 10,778.21 \$ 0.007. Regular income from operation of business or profession or farm  
(Attach detailed statement)\$ 0.00 \$ 0.00

8. Income from real property

\$ 1,066.67 \$ 0.00

9. Interest and dividends

\$ 0.00 \$ 0.0010. Alimony, maintenance or support payments payable to the debtor for  
the debtor's use or that of dependents listed above\$ 0.00 \$ 0.00

11. Social security or government assistance

(Specify): \_\_\_\_\_

\$ 0.00 \$ 0.00

12. Pension or retirement income

\$ 0.00 \$ 0.00

13. Other monthly income

(Specify): \_\_\_\_\_

\$ 0.00 \$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 1,066.67 \$ 0.00

15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)

\$ 11,844.88 \$ 0.00

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 11,844.88(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor is currently going through a divorce and it is anticipated that he will have to pay Spousal support and child support in the amount of \$3,000/month.

In re Brian S. Gaspar  
DebtorCase No. 10-37653  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,100.00</u>
a. Are real estate taxes included? Yes <u>      </u> No <u>✓</u>	
b. Is property insurance included? Yes <u>      </u> No <u>✓</u>	
2. Utilities: a. Electricity and heating fuel	\$ <u>470.00</u>
b. Water and sewer	\$ <u>70.00</u>
c. Telephone	\$ <u>0.00</u>
d. Other <u>Phone/cable/internet</u>	\$ <u>145.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>300.00</u>
4. Food	\$ <u>1,050.00</u>
5. Clothing	\$ <u>150.00</u>
6. Laundry and dry cleaning	\$ <u>50.00</u>
7. Medical and dental expenses	\$ <u>390.00</u>
8. Transportation (not including car payments)	\$ <u>405.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>657.00</u>
10. Charitable contributions	\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>60.00</u>
b. Life	\$ <u>50.00</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>107.00</u>
e. Other <u>Rental Unit Insurance</u>	\$ <u>85.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>Car Tax</u>	\$ <u>50.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other	\$ <u>0.00</u>
c. Other	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>14,603.00</u>
17. Other	\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>19,742.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  Debtor is currently going through a divorce and it is anticipated that he will have to pay Spousal support and child support in the amount of \$3,000/month.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>11,844.88</u>
b. Average monthly expenses from Line 18 above	\$ <u>19,742.00</u>
c. Monthly net income (a. minus b.)	\$ <u>-7,897.12</u>

7:50 PM

11/17/10

Accrual Basis

**Sunbelt Homes Incorporated**  
**Account QuickReport**  
**As of November 17, 2010**

Loans to Sunbelt from Gaspar  
to keep company operating

Type	Date	Num	Name	Memo	Split	Amount	Balance
<b>LOC - Gaspar - Loans</b>							
Deposit	3/10/2010			Loan	Wachovia	12,000.00	183,018.15
Deposit	4/23/2010			Deposit	Wachovia	1,000.00	184,018.15
Deposit	4/26/2010		Brian Gaspar	Transfer from ...	Wachovia	10,000.00	204,018.15
Deposit	4/27/2010		Brian Gaspar	Loan to Sunb...	Wachovia	12,350.30	216,368.45
Deposit	5/17/2010			5000 (Sold GE..)	Wachovia	5,000.00	221,368.45
Deposit	5/21/2010			Transfer from ...	Wachovia	2,500.00	223,868.45
Deposit	6/1/2010		Brian Gaspar	Loan to Sunbelt	Wachovia	5,000.00	228,868.45
Deposit	6/3/2010		Brian Gaspar	W31 Rent Mo...	Wachovia	1,500.00	230,368.45
Deposit	6/10/2010		Brian Gaspar	Loan to Sunb...	Wachovia	2,508.04	232,876.49
Deposit	6/16/2010		Brian Gaspar	Loan to Sunb...	Wachovia	7,515.45	240,391.94
Deposit	7/10/2010		Brian Gaspar	Loan to Sunbelt	Wachovia	2,000.00	242,391.94
Deposit	7/10/2010		Brian Gaspar	Loan to Sunbelt	Wachovia	500.00	242,891.94
Deposit	7/14/2010		Brian Gaspar	Loan to Sunbelt	Wachovia	10,000.00	252,891.94
Deposit	7/16/2010		Brian Gaspar	Loan to Sunbelt	Wachovia	9,350.00	262,241.94
Deposit	8/8/2010		Brian Gaspar	Loan to Sunbelt	Wachovia	200.00	262,441.94
Deposit	8/13/2010		Brian Gaspar	Loan to Sunbelt	Wachovia	5,000.00	267,441.94
Deposit	9/22/2010		Brian Gaspar	Loan to Sunbelt	Wachovia	500.00	267,941.94
Deposit	9/26/2010		Gaspar Loan	10K from stock...	Wachovia	10,000.00	277,941.94
Deposit	9/28/2010		Gaspar Loan	Check Domini...	Wachovia	5,298.38	283,240.32
<b>Total LOC - Gaspar - Loans</b>						<b>102,222.17</b>	<b>283,240.32</b>
<b>TOTAL</b>						<b>102,222.17</b>	<b>283,240.32</b>



÷ 7 months

=

\$14,603.00

In re Brian S. Gaspar  
DebtorCase No. 10-37653  
(if known)**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/2/2010Signature: /s/ Brian S. Gaspar  
Debtor

Date \_\_\_\_\_

Signature: \_\_\_\_\_  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,  
of Bankruptcy Petition PreparerSocial Security No.  
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
AddressX \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.